

In re **Jose C. Espinosa**Case No. 12-13917

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B.", a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
						Value \$	
Account No.			Automobile Loan  2009 Honda Accord			13,000.00	8,000.00
American Honda Finance P.O. Box 7829 Philadelphia, PA 19101-7829							0.00
Account No.			Lien  1997 Cruser Cabin Boat			Value \$ 25,000.00	24,551.24
Bank of America Auto Finance Post Office Box 41368 Jacksonville, FL 32203							0.00
Account No.			First Mortgage  500 North Union Ave Cranford, NJ 07016			Value \$ 340,000.00	201,000.00
PNC Bank B6-YM07-01-9 PO Box 3110 Dayton, OH 45401-3110	X						0.00
Account No.			First Mortgage  34 Reid Street Elizabeth, NJ			Value \$ 62,500.00	109,000.00
PNC Bank B6-YM07-01-9 PO Box 3110 Dayton, OH 45401-3110	X						46,500.00
1 continuation sheets attached				Subtotal (Total of this page)		342,551.24	46,500.00

In re Jose C. Espinosa,  
DebtorCase No. 12-13917SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B E T O R  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
						Value \$	Value \$
Account No.		Second Mortgage  500 North Union Ave Cranford, NJ 07016				560,000.00	421,000.00
Sovereign Bank P.O. Box 12646 Reading, PA 19612	X	Value \$ 340,000.00					
Account No.		Value \$					
Account No.		Value \$					
Account No.		Value \$					
Account No.		Value \$					
Account No.		Value \$					
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (Total of this page)			560,000.00	421,000.00
			Total (Report on Summary of Schedules)			902,551.24	467,500.00

United States Bankruptcy Court  
District of New JerseyIn re Jose C. Espinosa

Debtor(s)

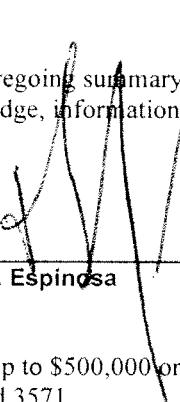
Case No. 12-13917  
Chapter 7**AMENDED DECLARATION CONCERNING DEBTOR'S SCHEDULE D**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 2 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 7-1-2012

Signature

  
\_\_\_\_\_  
Jose C. Espinosa  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.